

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 22-15727-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Susan A. Noviello  
aka Susan Ann Noviello, aka Susan  
Noviello  
573 Freehold Rd  
Jackson, NJ 08527-4637

Social Security No.:

xxx-xx-3472

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on November 15, 2022.

On April 17, 2023 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: May 24, 2023  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: April 18, 2023

JAN: pbf

Jeanne Naughton  
Clerk

In re:  
Susan A. Noviello  
Debtor

Case No. 22-15727-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 18, 2023

User: admin  
Form ID: 185

Page 1 of 5  
Total Noticed: 85

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:**

Recip ID	Recipient Name and Address
db	Susan A. Noviello, 573 Freehold Rd, Jackson, NJ 08527-4637
519662754	Capital One, Capital, 1 Financial Corporation 1680 Capital One, Maclean, VA 22101
519662761	Climb, 450 Park Ave, New York, NY 10022-2605
519662773	Danielle Noviello, 573 Freehold Rd, Jackson, NJ 08527-4637
519662774	David F. Elliott, DMD, 10 S New Prospect Rd Unit 23, Jackson, NJ 08527-1646
519662777	Edward C. Lambert, Esq., 17 Woodspring Ln, Whiting, NJ 08759-2986
519678164	Frank Noviello, 573 Freehold Rd, Jackson, NJ 08527-4637
519678165	Joyce Thompson, 573 Freehold Rd, Jackson, NJ 08527-4637
519662787	Macy's, PO Box 71361, Philadelphia, PA 19176-1361

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 18 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 18 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519662747	Email/Text: backoffice@affirm.com	Apr 18 2023 20:40:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
519662748	Email/Text: backoffice@affirm.com	Apr 18 2023 20:40:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St Ste 4, Pittsburgh, PA 15212-5862
519662749	Email/PDF: bncnotices@becket-lee.com	Apr 18 2023 20:54:31	Amex/Bankruptcy, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519662750	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:54:27	Amex/Cbna, PO Box 6789, Sioux Falls, SD 57117-6789
519662751	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 18 2023 20:38:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
519662752	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 18 2023 20:38:00	Bankamerica, PO Box 982238, El Paso, TX 79998-2238
519662753	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 18 2023 20:43:21	Cap One, PO Box 31293, Salt Lake City, UT 84131-0293
519662755	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 18 2023 20:43:33	Capital One/Walmart, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519662757	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:43:28	Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519662756	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:43:27	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
519662758	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:54:22	Cbna/Home Depot, Citi Cards Private Label Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Apr 18, 2023

Form ID: 185

Total Noticed: 85

519662759	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:43:28	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
519662760	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:54:27	Citibank/Sears, Attn: Bnakruptcy, PO Box 790034, Saint Louis, MO 63179-0034
519662762	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenity Bank/Mandee, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519662763	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenity Bank/Mandee, PO Box 182789, Columbus, OH 43218-2789
519662765	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519662764	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenity Bank/the Childrens Place, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519662766	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519662767	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789
519662768	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenitybank/victoria, PO Box 182789, Columbus, OH 43218-2789
519662769	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
519662770	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 20:39:00	Comenitycb/ulta Mc, PO Box 182120, Columbus, OH 43218-2120
519662771	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 18 2023 20:43:22	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
519662772	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2023 20:43:34	Cws/cw Nexus, Attn: Card Services, PO Box 9201, Old Bethpage, NY 11804-9001
519662775	Email/Text: mrdiscen@discover.com	Apr 18 2023 20:38:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
519666453	Email/Text: mrdiscen@discover.com	Apr 18 2023 20:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519662776	Email/Text: mrdiscen@discover.com	Apr 18 2023 20:38:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
519662778	Email/Text: EBNBKNOT@ford.com	Apr 18 2023 20:39:00	Ford Motor Credit Comp, PO Box 542000, Omaha, NE 68154-8000
519662780	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 18 2023 20:39:00	Hyundai Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-0000
519662779	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 18 2023 20:39:00	Hyundai Capital Americ, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
519696278	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 18 2023 20:39:00	Hyundai Lease Titling Trust, P.O. Box 20809, Fountain Valley, CA 92728-0809
519662781	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 18 2023 20:39:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
519662782	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 18 2023 20:39:00	Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346
519704714	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 18 2023 20:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519662783	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 18 2023 20:39:00	Jefferson Capital Systems, LLC, 16 McLeland Road, St. Cloud, MN 56303-0000
519662784	Email/Text: PBNBNotifications@peritussservices.com		

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Apr 18, 2023

Form ID: 185

Total Noticed: 85

		Apr 18 2023 20:38:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
519662785	Email/Text: PBNCNotifications@perituservices.com	Apr 18 2023 20:38:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
519662786	Email/Text: EBNBKNOT@ford.com	Apr 18 2023 20:39:00	Lincoln Automotive Fin, Attn: Bankrutcy, PO Box 54200, Omaha, NE 68154-8000
519678893	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2023 20:43:20	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519662788	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2023 20:43:19	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
519662789	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2023 20:43:19	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
519709833	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2023 20:43:38	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519709158	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2023 20:43:38	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
519662790	Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 20:43:58	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
519662791	Email/Text: pcabkt@phillips-cohen.com	Apr 18 2023 20:39:00	Phillips & Cohen, 1002 Justison St, Wilmington, DE 19801-5148
519662792	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2023 20:43:24	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
519707947	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2023 20:39:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519662793	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 18 2023 20:39:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573
519662794	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 18 2023 20:39:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
519671893	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 18 2023 20:39:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519668123	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 18 2023 20:39:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
519662796	Email/Text: enotifications@santanderconsumerusa.com	Apr 18 2023 20:39:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
519662795	Email/Text: enotifications@santanderconsumerusa.com	Apr 18 2023 20:39:00	Santander Consumer USA, PO Box 961211, Fort Worth, TX 76161-0211
519662797	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 20:54:30	Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519662798	Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 20:43:34	Syncb/Amer Eagle, PO Box 965005, Orlando, FL 32896-5005
519662801	Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 20:43:34	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
519662804	Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 20:43:35	Syncb/Toys R US, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662806	Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 20:43:57	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
519662799	Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 20:43:23	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
519662800	Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 20:43:34	Syncb/lowes, PO Box 956005, Orlando, FL 32801

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Apr 18, 2023

Form ID: 185

Total Noticed: 85

519662802	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:56	Synch/oldn, PO Box 965005, Orlando, FL 32896-5005
519662803	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:34	Synch/tjx Cos, PO Box 965015, Orlando, FL 32896-5015
519662805	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:56	Synch/toysrus, PO Box 965005, Orlando, FL 32896-5005
519662807	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:34	Synch/gap, PO Box 965005, Orlando, FL 32896-5005
519662808	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:34	Synchrony Bank, PO Box 530938, Atlanta, GA 30353-0938
519663926	+ Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:57	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519662809	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:34	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662810	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:35	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662811	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:36	Synchrony Bank/Jcpenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662812	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:56	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662813	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:34	Synchrony Bank/Tjx, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
519662814	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 20:43:34	Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662815	Email/Text: bncmail@w-legal.com	Apr 18 2023 20:39:00	Target Nb, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
519662816	Email/Text: bncmail@w-legal.com	Apr 18 2023 20:39:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 76

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Apr 18, 2023

Form ID: 185

Total Noticed: 85

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel E. Straffi	on behalf of Debtor Susan A. Noviello bkclient@straffilaw.com G25938@notify.cincompass.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6